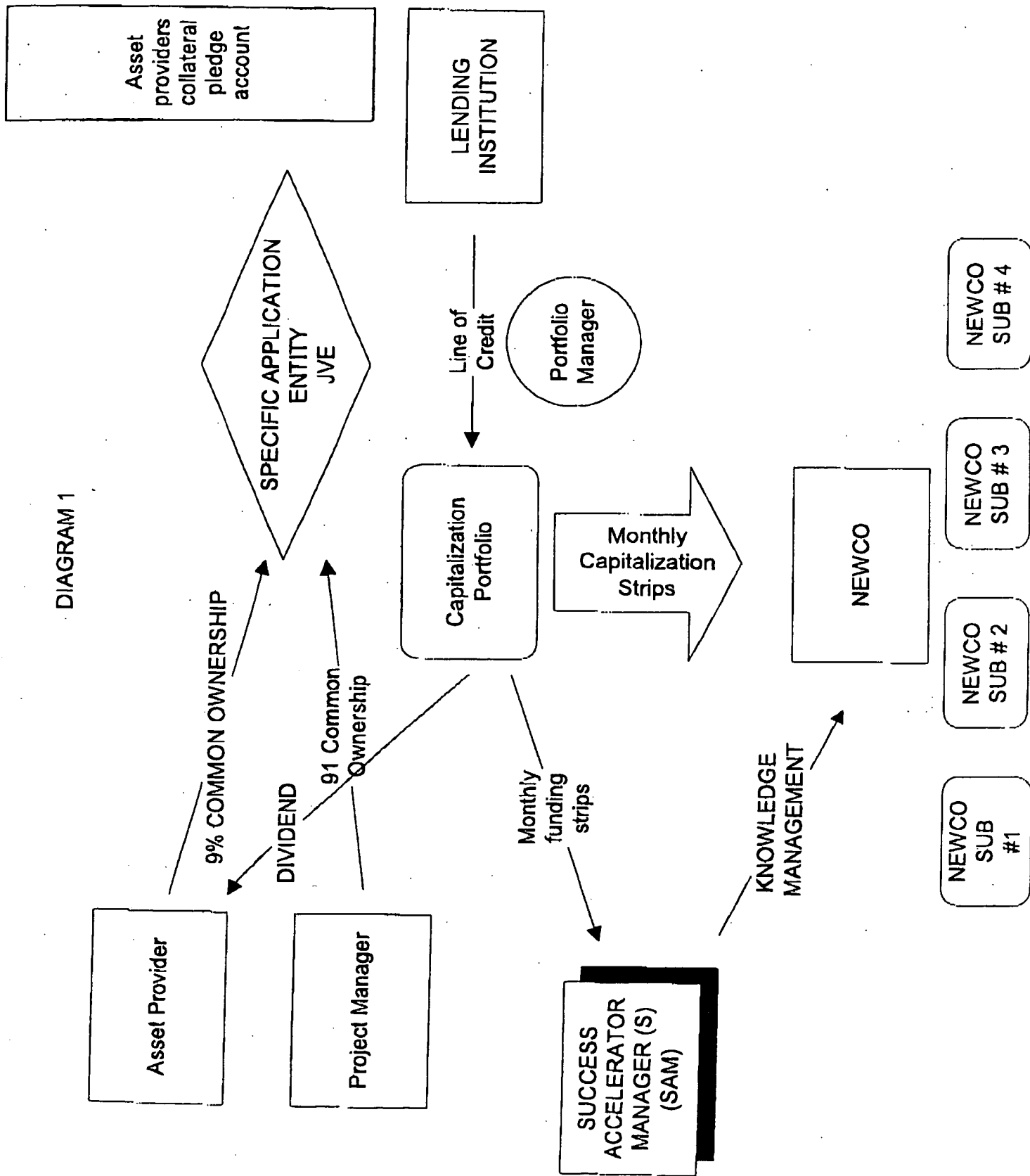
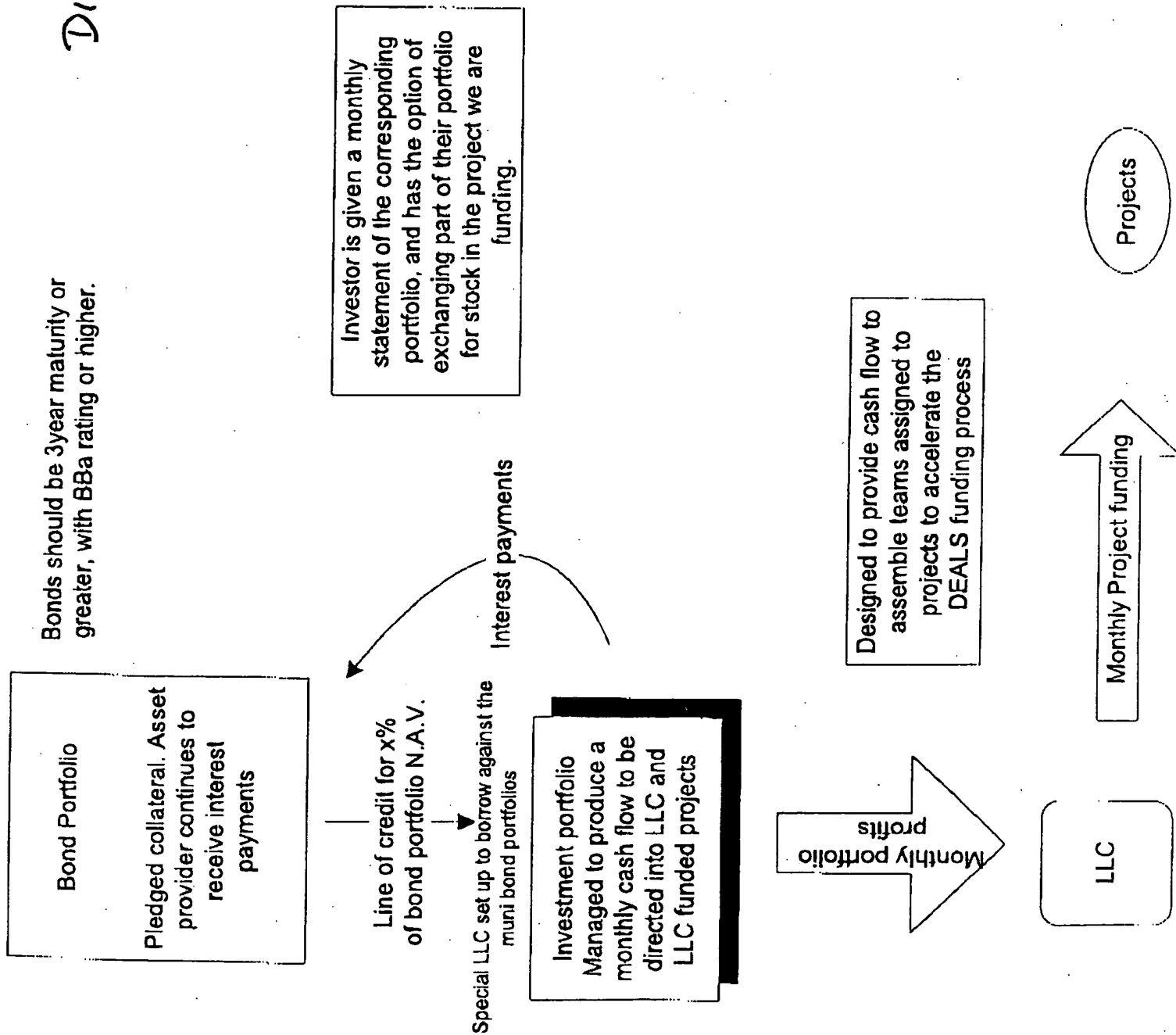


DIAGRAM 1

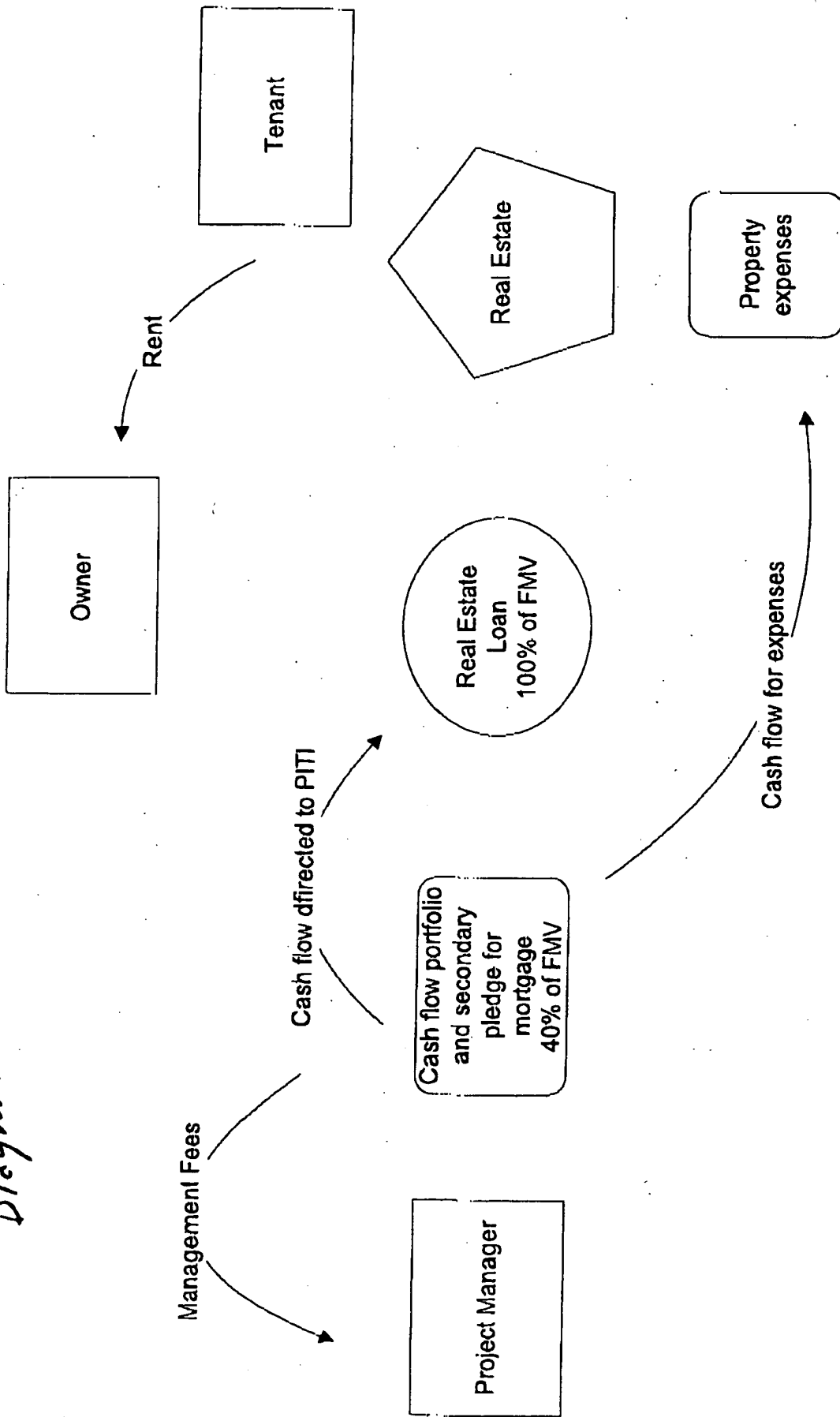


Bonds should be 3 year maturity or greater, with BBa rating or higher.

## Diagram 2



# Diagram 3



PITI=Principal, Interest, Taxes, and Insurance.

Diagram 4

